

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Aaron D Taylor
Cheryl Ann Taylor
Debtors

Case No. 18-04117-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 24, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2023:

Recip ID	Recipient Name and Address
db	+ Aaron D Taylor, 10277 Fish and Game Rd, Waynesboro, PA 17268-8820
jdb	#+ Cheryl Ann Taylor, 10277 Fish and Game Rd, Waynesboro, PA 17268-8820
5114065	+ 1ST ED CREDIT UNION, 1156 Kennebec, Chambersburg, PA 17201-2809
5114072	+ CORNING CREDIT UNION, 800 Norland Ave, Chambersburg, PA 17201-4217
5114079	+ Capital Women's Care LLC, PO Box 791208, Baktimore, MD 21279-1208
5114078	Diagnostic Imaging Serv LLC, 10715 Downsville Pike STE 103, Hagerstown, MD 21740-7240
5114077	+ John G. Newby, MD, P.O. Box 43130, Baltimore, MD 21236-0130
5114076	+ Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
5114085	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 24 2023 21:20:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5114066	Email/Text: bankruptcy@rentacenter.com	Oct 24 2023 21:20:00	ACCEPTANCE NOW, 5501 Headquarters Dr., Plano, Texas 75024
5114067	+ EDI: TSYS2	Oct 25 2023 01:21:00	BARCLAYS BANK DELAWARE, 100 West St, Wilmington, Delaware 19801-5015
5114069	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Oct 24 2023 21:20:00	BAYVIEW FINANCIAL LOAN, 1301 Virginia Dr., Fort Washington, PA 19034-3231
5127005	+ EDI: BANKAMER2.COM	Oct 25 2023 01:21:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5138619	+ EDI: LCIBAYLN	Oct 25 2023 01:21:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
5114070	EDI: CAPITALONE.COM	Oct 25 2023 01:21:00	CAP ONE, PO BOX 85015, RICHMOND, Virginia 23285-5075
5136463	EDI: CAPITALONE.COM	Oct 25 2023 01:21:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5114080	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 24 2023 21:20:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5114081	EDI: IRS.COM	Oct 25 2023 01:21:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5301329	+ Email/Text: flyersprod.inbound@axisai.com	Oct 24 2023 21:20:00	J.P. Morgan Mortgage Acquisition Corp.,

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			Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5131848	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 24 2023 21:20:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5114073	EDI: MAXMSAIDV	Oct 25 2023 01:21:00	NAVIENT, P.O. Box 740351, Atlanta, Georgia 30374-0351
5114074	+ EDI: AGFINANCE.COM	Oct 25 2023 01:21:00	ONEMAIN, 886 Gordon Nagle Trail, Pottsville, Pennsylvania 17901-4203
5126647	EDI: AGFINANCE.COM	Oct 25 2023 01:21:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5432579	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 24 2023 21:20:00	OSAT 2021-RPL1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
5432580	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 24 2023 21:20:00	OSAT 2021-RPL1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,
5114084	EDI: PENNDEPTREV	Oct 25 2023 01:21:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5114084	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 24 2023 21:20:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5114082	Email/Text: fesbank@attorneygeneral.gov	Oct 24 2023 21:20:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5136672	EDI: PRA.COM	Oct 25 2023 01:21:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5114684	+ EDI: RECOVERYCORP.COM	Oct 25 2023 01:21:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5134252	EDI: Q3G.COM	Oct 25 2023 01:21:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5114075	EDI: PHINGENESIS	Oct 25 2023 01:21:00	TBOM/MILESTONE, PO Box 84059, Columbus, GA 31908-4059
5128191	Email/Text: bkyelectnotices@trelliscompany.org	Oct 24 2023 21:20:00	Navient Solutions, LLC on behalf of, Texas Guaranteed Student Loan Corporatio, DBA Trellis Company, PO BOX 83100, Round Rock, TX 78683-3100
5114083	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Oct 24 2023 21:20:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5136466	EDI: AIS.COM	Oct 25 2023 01:21:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5114068	*+	BARCLAYS BANK DELAWARE, 100 West St, Wilmington, Delaware 19801-5015
5114071	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAP ONE, PO BOX 85015, RICHMOND, Virginia 23285-5075

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor OSAT 2021-RPL1 bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. carkema@squirelaw.com tuhawkeye@msn.com
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com
John Matthew Hyams	on behalf of Debtor 2 Cheryl Ann Taylor jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
John Matthew Hyams	on behalf of Debtor 1 Aaron D Taylor jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
Michael Patrick Farrington	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 mfarrington@kmlawgroup.com
Peter E Meltzer	on behalf of Creditor OneMain Financial Group bankruptcy@wglaw.com ibernatski@wglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Aaron D Taylor

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0136

EIN --

Debtor 2

Cheryl Ann Taylor

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5577

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-04117-HWV


Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aaron D Taylor

Cheryl Ann Taylor

By the
court:10/24/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.